

Information to identify the case:

Debtor 1	<u>James Coyle</u>	Social Security number or ITIN	xxx-xx-4118
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen E. Coyle</u>	Social Security number or ITIN	xxx-xx-0973
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-28946-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Coyle
aka Jim Coyle

Karen E. Coyle

12/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Coyle
Karen E. Coyle
Debtors

Case No. 16-28946-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 06, 2021

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Coyle, Karen E. Coyle, 31 Hamilton Dr, Laurel Springs, NJ 08021-2742
cr	+ Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516428718	+ Central Credit Services, PO Box 1898, Saint Charles, MO 63302-1898
516428722	+ Chrysler Financial Services, 310 Sawmill Ln, Horsham, PA 19044-1925
516428729	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516428731	+ Golden Valley Lending, 635 East Hwy 20, E, Upper Lake, CA 95485-8793
516428734	+ Lyons, Doughty and Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
516428735	+ Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
519006329	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516428745	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
516527148	+ The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516428747	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 06 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516428715	EDI: HNDA.COM	Dec 07 2021 01:38:00	American Honda Finance, Po Box 168088, Irving, TX 75016
516428716	+ EDI: ARSN.COM	Dec 07 2021 01:38:00	ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
516428717	+ EDI: ACCE.COM	Dec 07 2021 01:38:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
516428719	+ EDI: PINNACLE.COM	Dec 07 2021 01:38:00	Central Credit Services, PO Box 1850, Saint Charles, MO 63302-1850
516428720	+ Email/Text: compliance@chaserec.com	Dec 06 2021 20:36:00	Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
516428723	+ EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125
516428724	+ EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Bank/Roamans, Po Box 182125, Columbus, OH 43218-2125
516428725	EDI: WFNNB.COM	Dec 07 2021 01:38:00	Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
516428726	+ Email/PDF: creditonebknofications@resurgent.com	Dec 06 2021 20:49:26	Credit One Bank Na, Po Box 98873, Las Vegas,

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			NV 89193-8873
516593013	EDI: Q3G.COM	Dec 07 2021 01:38:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516499938	+ EDI: CBSMASON	Dec 07 2021 01:38:00	Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516428728	+ EDI: CBSMASON	Dec 07 2021 01:38:00	Figis Companies/dm Ser, 3200 S Central Ave, Marshfield, WI 54449-8616
516428732	+ EDI: HFC.COM	Dec 07 2021 01:38:00	HSBC, PO Box 5253, Carol Stream, IL 60197-5253
516428733	EDI: IRS.COM	Dec 07 2021 01:38:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516522308	+ EDI: CBSMASON	Dec 07 2021 01:38:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516569741	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2021 20:49:27	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516528523	+ EDI: MID8.COM	Dec 07 2021 01:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516522307	+ EDI: CBSMASON	Dec 07 2021 01:38:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516599353	+ EDI: MID8.COM	Dec 07 2021 01:38:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
516428736	+ EDI: MID8.COM	Dec 07 2021 01:38:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
516428738	+ EDI: CBS7AVE	Dec 07 2021 01:38:00	Monroe And Main, 1112 Seventh Ave., Monroe, WI 53566-1364
516428739	+ Email/Text: bankruptcy@ncaks.com	Dec 06 2021 20:35:00	National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516525596	+ EDI: AGFINANCE.COM	Dec 07 2021 01:38:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
516428740	+ EDI: AGFINANCE.COM	Dec 07 2021 01:38:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516428743	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
516428742	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516615607	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, C/O Bluestem Brands Inc., POB 41067, Norfolk VA 23541
516612755	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Roamans, POB 41067, Norfolk VA 23541
516612753	EDI: PRA.COM	Dec 07 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Woman Within, POB 41067, Norfolk VA 23541
516428744	Email/Text: signed.order@pfwattorneys.com	Dec 06 2021 20:35:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054
516595795	+ EDI: JEFFERSONCAP.COM	Dec 07 2021 01:38:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516537937	EDI: Q3G.COM	Dec 07 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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516430403	EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516428746	+ EDI: RMSC.COM	Dec 07 2021 01:38:00	Synchrony Bank/ Old Navy, Po Box 965064, Orlando, FL 32896-5064
516428749	+ EDI: CITICORP.COM	Dec 07 2021 01:38:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516428721	*+	Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
516428727	*+	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516428730	*	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516443238	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516428737	*+	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
516428741	*+	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516520853	*+	Onemain Financial/Citifinancial, 6801 Colwell Blvd., Ntsb-2320, Irving, TX 75039-3198
516428748	*+	Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Karen E. Coyle aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor James Coyle aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brad J. Spiller	on behalf of Debtor James Coyle bankruptcy@brennerlawoffice.com aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Brad J. Spiller	on behalf of Joint Debtor Karen E. Coyle bankruptcy@brennerlawoffice.com aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Brian C. Nicholas	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

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Denise E. Carlon

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 200 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 200 farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10 rsolarz@kmlawgroup.com

TOTAL: 11